

NATIONAL STATE AND CITY BANK

OF RICHMOND, VA.
CAPITAL, \$1,000,000.00. SURPLUS, \$600,000.00.

A Perfect Combination of Financial Strength and Ability

This new bank is new in name only, as it represents the capital, prestige and experience of two institutions of recognized integrity and financial ability—The City Bank and the National State Bank.

As a Bank for Banks, Individuals, Firms and Corporations,

It solicits their accounts, and in return offers safety, ability, courteous, fair and prompt treatment. No account is too small to merit perfect service.

Depositors Will Be Extended Every Courtesy

Realizing fully that a bank's duty is to safeguard and to serve, the National State and City Bank will extend to all depositors every help and courtesy consistent with safe banking laws.

Deposit your money with us, whether you are in or out of Richmond, with the assurance that you are certain of every advantage that any bank anywhere can offer.

On Savings Deposits 3% Interest Allowed. Interest Compounded Twice a Year.

NATIONAL STATE AND CITY BANK.

WM. H. PALMER, President; JOHN S. ELLETT, Vice-President; WM. M. HILL, Second Vice-President; J. W. SINTON, Third Vice-President; JULIEN H. HILL, Cashier

DEPOSIT YOUR MONEY WITH US

The American National Bank

Of Richmond, Invites Your Account

Its methods are up-to-date and the efficiency of the service it renders its patrons signifies it has a thoroughly trained organization ably guided by a directorate of practical business men and bankers, whose personnel and financial strength have elicited the confidence of the business community.

LINE TO DURHAM FROM ANDERSON

Thirty-Million Dollar Project Backed by Dukes and Associates.

[Special to The Times-Dispatch.] Durham, N. C., July 2.—People who have not kept in touch with the progress of development in the Southern States will be surprised to find how much is really being accomplished, even at this time, when business is supposed

to move at a slow pace. A single project of suburban traction construction is proposed that extends from Anderson, S. C., to Durham, N. C., involving an expenditure of \$30,000,000. The field of opportunity for business talent in the South has become one of the most inviting among the many offered by a country of manifold opportunities. The project mentioned above is backed up by the Dukes and their associates, who are now making wonderful developments in the South. J. B. Duke and his brother, B. N. Duke, are at the head of big movements that mean much for this section. Their power company has already secured a franchise in this

The Valentine Museum
ELEVENTH AND CLAY STREETS
Open daily from 10 A. M. to 5 P. M.
Admission 25c. Free on Saturdays.

MAKE VIRGINIANS OF HEALTHY DANES

(Continued From First Page)
Lands of Denmark were cultivated a thousand years or more before America was discovered, but those lands are not worn out and they are not poor, because the necessities of the case demanded that the same lands

be properly fed and taken care of, as in the case of the six-year-old horse. Lands properly fed and cared for readily come back to former fruition. The young Danes that Mr. Abrahamson has brought to Virginia, and those he proposes to bring, know from hard experience in the old country how to feed and take care of land just as well as any horseman knows how to feed and take care of horseflesh.

Denmark is crowded with farmers, lands are high because acres are scarce, and the young farmer who is ambitious to be a land owner instead of renter or hired man, is looking for a new country, where there are more acres to select from. There are anywhere from 500,000 to 100,000 of them, who would like to move, and move quickly. Why should not Virginia catch the whole bunch?

The Way Out of Trouble.
Well, these muscular, intelligent and energetic men have very little money. Perhaps there is not one in a hundred of them who could pay his way to Virginia, or the way of his small family, if he has one, and have enough money left to buy a ten or a twenty-acre farm. The last mother's son of them could manage to raise enough of the coin of the realm to get transportation and land here all right, but after he gets here, then what? The old Virginia farmer is mightily suspicious of the new comer of foreign birth, whether he comes from Denmark or elsewhere, and that same old Virginia farmer is very much used to negro labor, as inferior as it is, and so the young Dane has a mighty poor chance if he comes merely in search of employment on the farm. He must come as a buyer of a farm or it would be better for him not to come at all. Now, this young Dane is a laborer, a farm hand, a cultivator and all that kind of thing combined, and he can take a few acres of land and make it blossom as a rose, by combining his abilities as above outlined, but he must have the few acres.

Farmers' Credit Mobilizer.
Mr. Abrahamson tells me that in Denmark and Germany and Switzerland and in England there have been formed in recent years stock companies that are known by the name of "Farmers' Credit Associations."

These companies or associations are formed with a fair amount of capital by men of means who have the good of the country at heart and when the company is well established it issues interest paying bonds. These bonds are sold on the market and the revenue derived from them is used to help the young men to become farm owners.

I suppose the way it would work in Virginia would be for the company or association to buy lands in broad acre quantities and sell them out in small acreage to the right kind of young farmers, giving them all needed time in which to pay for the same and also helping them on a fully insured credit system to make both ends meet while they are getting on their feet.

The More the Better.
It seems to me that a dozen or more, even a hundred or more of such "Farmers' Credit Associations" scattered throughout Virginia would be of immense advantage. I am sure that in the final windup each and every such association would declare a handsome dividend, but suppose it never paid a cent as a direct divi-

These Well-Known Men as Directors Will of Necessity Inspire Confidence:

E. B. ADDISON,
Vice-President Virginia-Carolina Chemical Company.
JAMES H. ANDERSON,
of Geo. W. Anderson & Sons.
J. L. ANTRIM,
of C. W. Antrim & Sons.
JAMES D. CRUMP,
President B. F. Johnson Publishing Co.
JOHN S. ELLETT,
Vice-President.
A. R. ELLERSON,
of the Virginia-Carolina Chemical Co.
JOS. M. FOURQUREAN,
of Fourqurean, Temple & Co.
HORACE S. HAWES,
of S. H. Hawes & Co.

S. H. HAWES,
of S. H. Hawes & Co.
WM. M. HILL,
Vice-President.
EDWARD C. MAYO,
Business Manager P. H. Mayo & Bro., Branch American Tobacco Co.
EDWIN A. PALMER,
Principal Agent Mutual Assurance Society.
WM. H. PALMER,
President.
GRANVILLE G. VALENTINE,
President Valentine's Meat Juice Co.
STEWART M. WOODWARD,
of Woodward & Son.

STATEMENT OF CONDITION OF THE VIRGINIA TRUST COMPANY

ON JUNE 30, 1910, AS CALLED FOR BY THE STATE CORPORATION COMMISSION

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$1,158,065.54	Capital stock	\$1,000,000.00
Bonds and securities.....	152,264.52	Undivided profits	26,066.37
Real estate owned.....	28,574.13	Dividend No. 33, payable July 1	20,000.00
Furniture and fixtures	4,000.00	Reserve fund	5,000.00
Demand loans	\$191,871.89	Individual deposits	633,581.94
Due from banks.....	143,800.37		
Cash in vault.....	6,071.86		
	341,744.12		
	\$1,684,648.31		\$1,684,648.31

In publishing the above statement at the close of the first six months since the Capital Stock was increased to ONE MILLION DOLLARS, the Officers and Directors of this institution wish to make grateful acknowledgment to its many friends for valuable business directed to the company, and for making it possible, during the past eight months, to increase its deposits from \$120,000 to OVER \$600,000.

Inactive and Reserve Accounts Receive 3% Interest on Daily Balance.

OFFICERS

H. W. JACKSON, President.
JAS. N. BOYD, Vice-President.
L. D. AYLETT, Secretary.
JNO. M. MILLER, Jr., Vice-President.
J. H. SOUTHALL, Treasurer.

DIRECTORS

JAMES N. BOYD,
President Planters National Bank, Richmond.
T. C. WILLIAMS, Jr.,
Capitalist.
JOHN M. MILLER, Jr.,
Vice-President and Cashier First National Bank of Richmond.
FRITZ SITTINGER,
Vice-President Virginia Railway and Power Company.
L. Z. MORRIS,
Vice-President Savings Bank of Richmond.
SAMUEL T. MORGAN,
President Virginia-Carolina Chemical Company.
PHILIP WHITLOCK,
Capitalist.
JUNIOUS B. MOSBY,
J. B. Mosby & Co., Inc., Dry Goods.
E. B. ADDISON,
Vice-President City Bank of Richmond.
MORTON B. ROSENBAUM,
Capitalist.
J. J. MONTAGUE,
Vice-President Planters National Bank, Richmond.
W. S. FORBES,
W. S. Forbes & Co., Wholesale Provisions.
JONATHAN BRYAN,
Real Estate.
T. WILLIAM PEMBERTON,
Vice-President Life Insurance Company of Virginia.
H. W. JACKSON,
President of the Company.
ASHLEY HORNE,
Merchant and Manufacturer, Clayton, N. C.
J. ELWOOD COX,
President Commercial National Bank, High Point, N. C.
WILLIAM A. MONCURE,
Lawyer.

dend to its stockholders, the indirect advantage and profits would be immense. Of course it is to be presumed that the original stockholders in such a company would be people in the main who are directly and indirectly interested in the indirect advantages and indirect profits. I must say that I am mightily stuck with the modest Mr. Abrahamson's idea, and all the more so from the fact that he has a few thousands of his own that he is right anxious to experiment with along the lines indicated.